

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Cuervo, Josphah and Cuervo, Mary E.

Case No. 17-20492-GLT

Reporting Period: May, 2017

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)		
Bank Reconciliation		X	
Copies of bank statements		X	
Cash disbursements journals		X	
Copies of tax returns filed during reporting period			None
Summary of Unpaid Postpetition Debts	MOR- 4	X	
Debtor Questionnaire	MOR- 5	X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

6/13/17
Date

Signature of Joint Debtor

6/13/17
Date

Signature of Preparer

Date

Printed Name of Preparer

Debtor: Cuervo, Joseph & Cuervo, Mary E

Reporting Period: MAY 2017

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	\$678.07	\$11,609.26
RECEIPTS		
Wages (NET)	\$13,631.12	\$66,075.68
Interest and Dividend Income (Transfer from FNB act 0020 to close act)	\$2,264.11	\$2,264.11
Social Security and Pension Income	\$0.00	\$0.00
Sale of Assets *(other deposits from winnings)	\$0.00	\$3,700.00
Other Income (attach schedule) BANK CREDITS	\$30.00	\$148.78
Total Receipts	\$15,925.23	\$83,797.83
DISBURSEMENTS		
ORDINARY ITEMS		
Mortgage Payment(s)	\$2,802.04	\$11,117.98
Groceries/Food	\$1,550.63	\$1,550.63
Other Secured Note Payments	\$0.00	\$0.00
Utilities	\$538.50	\$4,309.33
Insurance	\$1,108.00	\$2,038.68
Auto Expense	\$1,439.43	\$4,218.59
Lease Payments	\$0.00	\$0.00
IRA Contributions	\$0.00	\$955.20
Repairs and Maintenance	\$656.45	\$1,680.45
Medical Expenses	\$20.00	\$37.16
Household Expenses	\$0.00	\$1,292.20
Charitable Contributions	\$0.00	\$0.00
Taxes - Real Estate	\$0.00	\$2,789.12
Taxes - Personal Property	\$0.00	\$0.00
Taxes - Other (attach schedule) Payroll Withholding ***see below	\$0.00	\$0.00
Travel and Entertainment	\$0.00	\$0.00
Gifts	\$0.00	\$2,780.00
Other (attach schedule)	\$5,550.71	\$36,195.54
Total Ordinary Disbursements	\$13,665.76	\$68,904.88
REORGANIZATION ITEMS		
Professional Fees (Gary Short)	\$2,500.00	\$6,400.00
U.S. Trustee Fees	\$0.00	\$0.00
Other Reorganization Expenses (filing fee)	\$266.00	\$532.00
Total Reorganization Items	\$2,766.00	\$6,932.00
Total Disbursements (Ordinary & Reorganization)	\$16,431.76	\$74,640.05
Net Cash Flow (Total Receipts - Total Disbursements)	\$171.54	\$4,710.11
Cash - End of Month (Must equal reconciled bank statement)	\$171.54	\$8,959.56

*** Other disbursements: funds withheld from payroll

Total taxes = \$2,010.34

Total deductions = \$1,538.38

Cuervo, Jospelh and Cuervo, Mary E.
Debtor

Case No. 17-20492-GLT
Reporting Period: May 2017

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month		Cumulative Filing to Date	
	Actual		Actual	
Other Income				
Other Taxes				
Other Ordinary Disbursements				
Other Reorganization Expenses				

Cuervo, Joseph and Cuervo, Mary E.

Debtor

Case No. 17-20492-GLT

Reporting Period: May 2017

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Refers						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						<i>O</i>
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						<i>O</i>
Total Taxes						<i>O</i>

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	Number of Days Past Due				Total
		0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
Total Postpetition Debts						<i>O</i>

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

Cuervo, Josphah and Cuervo, Mary E.

Debtor

Case No. 17-20492-GLT

Reporting Period: May 2017

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		✓
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.	✓	
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	✓	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	✓	

#3 Balance from previous FNB account transferred into Displacement and closed.

Mo's Individual worksheet

MONTH

MAY 2017

All monthly expenses are paid as they are incurred.

Beginning bank balance \$673.52

Total credits (additions for month) \$13,665.67

Total debits (deductions for month) \$14,167.65

FNB 7610 account

Income

Wages	\$3,371.56
Draws	\$8,000.00
Transfer from FNB account 0020	\$2,264.11
Social Security & Pension Income	\$0.00
Miscellaneous credits (Bank charges)	\$30.00
Total Income *	\$13,665.67

*Should balance with bank statement credits for month (additions)

Expenses

Mortgage payments (M)	\$2,802.04
Vehicle payments (V)	\$645.33
Utilities (U)	\$538.50
Insurance (I)	\$1,108.00
Auto fuel and repairs (A)	\$794.10
Home repairs and maintenance (H)	\$656.45
Medical (MD)	\$20.00
Groceries/Food (G)	\$1,550.63
Charitable (C)	\$0.00
Payroll taxes (withheld from pay) (PT)	\$0.00
Professional fees (PF)	\$2,500.00
U.S. Trustee fees (US) (filing fee)	\$266.00
Household (everything else) (HH) Other (see attached)	\$3,286.60
Total Expenses *	\$14,167.65

* Should balance with bank statement debits for month (deductions)

Reconciliation

Beginning bank Balance	\$673.52
Plus income for period	\$13,665.67
Subtotal	\$14,339.19
Less Expenses	\$14,167.65
Month End Bank Balance	\$171.54

FIRST NATIONAL BANK 7610

OTHER EXPENSE Category	April 2017	May 2017
ATM withdrawals for cash gifts/purchases	\$20.00	\$2,460.00
3 graduation gifts for 3 nieces & nephew		\$450.00
2 Wedding gifts		\$400.00
2 Baby shower gifts for nieces		\$200.00
Entertainment		\$900.00
Wine/Spirits gift		\$29.95
Miscellaneous/Clothing/Shoes		\$175.63
Home Depot (flowers)		\$40.92
Fuel		\$20.00
Food		\$28.50
Parking		\$18.25
Hair Color & Products		\$75.00
Miscellaneous		\$121.75
		\$2,460.00
First Communion Gift	\$0.00	\$50.00
Bank charges	\$6.00	\$35.72
Food, Groceries, Restaurants, Lunches	\$94.72	refer to work sheet
Parking	\$6.00	\$35.00
Office Max (home office)	\$45.99	\$16.16
BI monitoring	\$21.00	\$19.50
Education	\$0.00	\$400.00
Personal expenses (including hair, nails, personal items, dry cleaning)	\$81.00	\$196.37
Newspapers	\$0.00	\$24.75
Home Office/Business supplies	\$0.00	\$49.10
Post Office, Dappz		
TOTALS	\$274.71	\$3,286.60



4140 E. State Street
Hermitage, PA 16148

ADDRESS SERVICE REQUESTED

JOSEPH CUERVO JR
MARY E CUERVO
CH 11 DIP ACT NO 17-20492 GLT
8000 SHERWOOD DR
PRESTO PA 15142-1078

Statement Ending 05/31/2017

JOSEPH CUERVO JR

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Primary Account Number 7610

Managing Your Accounts

- Online www.fnb-online.com
- By Phone 1 800-555-5455
- By Mail 4140 E. State Street
Hermitage, PA 16148

Summary of Accounts

Account Type	Account Number	Balance This Statement
WORKPLACE FIRST	733507610	\$171.54

WORKPLACE FIRST - 7610

Account Summary

Date	Description	Amount	Minimum Balance	Average Ledger Balance	Average Available Balance
04/29/2017	Balance Last Statement	\$673.52			\$176.54
	10 Credit(s) This Period	\$13,665.67			\$2,565.06
	103 Debit(s) This Period	\$14,167.65			\$2,322.64
05/31/2017	Balance This Statement	\$171.54			
	Service Charges	\$5.00			

Account Activity

Post Date	Description	Debits	Credits	Balance
04/29/2017	Balance Last Statement			\$673.52
05/01/2017	793506 INTERNET XFER FR WORKPLACE BANKING		\$2,259.56	\$2,933.08
T/TRANSFER	XXXXXX20 ON 4/30/17 AT 21:55			
G 05/01/2017	41166 PIN PUR 05/01 16:42 GIANT-EAGLE #064 Bridgeville PA 41000900 5231~5411	\$143.87		\$2,789.21
G 05/01/2017	0128 POS PUR 04/28 00:13 SIENNA MERCATO PITTSBURGH PA 73991430 000128 ~5812	\$51.87		\$2,737.34
G 05/01/2017	786222 PIN PUR 04/30 16:19 TSP 203 HEIDELBERG PA 0001D566 786222 ~5541	\$18.52		\$2,718.82
G 05/01/2017	81529 POS PUR 04/30 13:35 STARBUCKS STORE PITTSBURGH PA 00000000 081529~5814	\$17.18		\$2,701.64
G 05/01/2017	20961 PIN PUR 05/01 11:31 PRESTO QWIK STOP PRESTO PA 05364984 712192560~5499	\$17.10		\$2,684.54
H 05/02/2017	92469 POS PUR 05/01 17:37 MAMAUX SUPPLY CO 412-782-3456 PA 00000000 092~5099	\$168.53		\$2,516.01
G 05/02/2017	737742 PIN PUR 05/01 22:47 TSP 203 HEIDELBERG PA 0001D566 737742 ~5541	\$18.42		\$2,497.59
SL 05/03/2017	AES STDNT LOAN PA8878216010B	\$200.00		\$2,297.59
HH 05/03/2017	78325 POS PUR 05/02 16:34 HERALD STAR STEUBENVILLE OH LK767772 078325 ~5192	\$24.75		\$2,272.84
H 05/04/2017	388299 PIN PUR 05/04 15:45 SARASNICKS HARDW BRIDGEVILLE PA 07336964 3882~5251	\$64.18		\$2,208.66

**Statement Ending 05/31/2017**

JOSEPH CUERVO JR

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Primary Account Number: 7610

WORKPLACE FIRST - 7610 (continued)**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
A 05/04/2017	974571 POS PUR 05/04 15:56 SUNOCO 050148160 BRIDGEVILLE PA 65378701 9745~5542	\$38.16		\$2,170.50
G 05/04/2017	787129 PIN PUR 05/03 18:31 TSP 203 HEIDELBERG PA 0001D566 787129 ~5541	\$17.03		\$2,153.47
G 05/04/2017	21589 POS PUR 05/03 01:49 STARBUCKS STORE BRIDGEVILLE PA 00000000 02158~5814	\$5.08		\$2,148.39
P 05/04/2017	30095 POS PUR 05/03 15:09 PARKING IN PITTS PITTSBURGH PA 00315520 03009~7523	\$3.00		\$2,145.39
P 05/04/2017	30452 POS PUR 05/03 15:51 PARKING IN PITTS PITTSBURGH PA 00315520 03045~7523	\$3.00		\$2,142.39
P 05/04/2017	50477 POS PUR 05/03 15:32 PARKING IN PITTS PITTSBURGH PA 00423661 05047~7523	\$1.00		\$2,141.39
D 05/05/2017	UPMC PRESBYTERIA PAYROLL 00063884		\$1,475.38	\$3,616.77
G 05/05/2017	738558 PIN PUR 05/04 19:02 TSP 219 PITTSBURGH PA 0001D541 738558 ~5541	\$17.03		\$3,599.74
T 05/08/2017	083859 INTERNET XFER FR WORKPLACE BANKING XXXXXX20 ON 5/08/17 AT 11:49		\$4.55	\$3,604.29
G 05/08/2017	23547 POS PUR 05/06 19:43 PICCOLINAS PITTSBURGH PA 01827100 023547 ~5812	\$244.31		\$3,359.98
G 05/08/2017	50014 POS PUR 05/05 04:42 #34 BRAVO GALLE PITTSBURGH PA 00661332 050014~5812	\$47.76		\$3,312.22
G 05/08/2017	720918 PIN PUR 05/05 18:38 TSP 203 HEIDELBERG PA 0001D566 720918 ~5541	\$17.03		\$3,295.19
L 05/09/2017	DUQUESNE LIGHT ONLINE PMT CKF962150893POS	\$216.26		\$3,078.93
H 05/09/2017	3388 ATM WTD 05/09 11:35 FIRST NAT BANK CARNEGIE PA PA9000030 003388 ~6011	\$160.00		\$2,918.93
G 05/09/2017	48812 PIN PUR 05/08 18:30 GIANT-EAGLE #064 Bridgeville PA 41000900 5115~5411	\$150.38		\$2,768.55
05/09/2017	CHECK # 100 gift 1st Comm	\$50.00		\$2,718.55
A 05/09/2017	794644 POS PUR 05/09 10:58 TSP 203 HEIDELBERG PA 0001D566 794644 ~5542	\$48.57		\$2,669.98
R 05/09/2017	212530 PIN PUR 05/09 11:30 WALGREENS STORE CARNEGIE PA 99999999 212530 ~5912	\$34.73		\$2,635.25
G 05/09/2017	701127 PIN PUR 05/09 11:00 TSP 203 HEIDELBERG PA 0001D566 701127 ~5541	\$17.03		\$2,618.22
P 05/11/2017	CHECK # 1002	\$1,000.00		\$1,618.22
U 05/11/2017	CHECK # 1001 filing fee	\$266.00		\$1,352.22
H 05/11/2017	66415 POS PUR 05/10 13:56 SEWICKLEY CREEK SEWICKLEY PA 50366415 066415 ~5261	\$45.94		\$1,306.28
A 05/11/2017	0096 POS PUR 05/11 07:19 GET GO #3205 Carnegie PA 05023100 072186 ~5541	\$31.10		\$1,275.18
A 05/11/2017	831072 PIN PUR 05/11 11:02 SHEETZ 0275 MORGANTOWN WV 08129101 831072 ~5541	\$22.24		\$1,252.94
G 05/12/2017	17347 POS PUR 05/11 16:31 MCDONALD'S F3354 WAYNESBURG PA 1 017347 ~5814	\$3.59		\$1,249.35
D 05/15/2017	DEPOSIT	\$8,000.00		\$9,249.35
M 05/15/2017	ATM SURCHARGE FEE REFUND	\$7.47		\$9,256.82
M 05/15/2017	FOREIGN ATM FEE REFUND	\$7.50		\$9,264.32
B 05/15/2017	SURCHARGE FEE 7105 ATM WTD 05/14 00:04 TRI STATE PETROL WASHINGTON PA HY009480	\$2.49		\$9,261.83
B 05/15/2017	SURCHARGE FEE 7104 ATM WTD 05/14 00:02 TRI STATE PETROL WASHINGTON PA HY009480	\$2.49		\$9,259.34

WORKPLACE FIRST - 7610 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
05/15/2017	SURCHARGE FEE 7106 ATM WTD 05/14 00:05 TRI STATE PETROL WASHINGTON PA HY009480	\$2.49		\$9,256.85
05/15/2017	FEE FOR ATM WTD 05/14 00:04 TRI STATE PETROL WASHINGTON PA HY009480 00042~6011	\$2.50		\$9,254.35
05/15/2017	FEE FOR ATM WTD 05/14 00:02 TRI STATE PETROL WASHINGTON PA HY009480 00025~6011	\$2.50		\$9,251.85
05/15/2017	FEE FOR ATM WTD 05/14 00:05 TRI STATE PETROL WASHINGTON PA HY009480 00052~6011	\$2.50		\$9,249.35
05/15/2017	7105 ATM WTD 05/14 00:04 TRI STATE PETROL WASHINGTON PA HY009480 00042~6011	\$200.00		\$9,049.35
05/15/2017	7104 ATM WTD 05/14 00:02 TRI STATE PETROL WASHINGTON PA HY009480 00025~6011	\$200.00		\$8,849.35
05/15/2017	60267 PIN PUR 05/14 10:33 GIANT-EAGLE #064 Bridgeville PA 41001000 5464~5411	\$186.21		\$8,663.14
05/15/2017	31090 POS PUR 05/14 20:54 IN * YARDSCAPE 412-5512488 PA 00000000 031090 ~0780	\$176.55		\$8,486.59
05/15/2017	7106 ATM WTD 05/14 00:05 TRI STATE PETROL WASHINGTON PA HY009480 00052~6011	\$100.00		\$8,386.59
05/15/2017	411868 PIN PUR 05/14 13:48 WALGREENS STORE CARNEGIE PA 99999999 411868~5912	\$53.64		\$8,332.95
05/15/2017	2021 POS PUR 05/14 07:10 SPORT CLIPS PA-1 BRIDGEVILLE PA 00012793 0020~7230	\$27.00		\$8,305.95
05/15/2017	606117 PIN PUR 05/14 13:23 OFFICE MAX/OFFI BRIDGEVILLE PA 99999999 60611~5943	\$16.16		\$8,289.79
05/16/2017	904021 POS PUR 05/16 09:18 SUNOCO 001209311 CANONSBURG PA 27432601 90402~5542	\$42.50		\$8,247.29
05/16/2017	32752 POS PUR 05/15 01:56 DAPPZ.COM 888-2733084 FL 71461999 032752 ~5722	\$39.30		\$8,207.99
05/16/2017	30185 POS PUR 05/15 07:11 PARKING IN PITTS PITTSBURGH PA 00330777 03018~7523	\$3.00		\$8,204.99
05/17/2017	CHASE MTGE ONLINE PMT CKF962150893POS	\$2,802.04		\$5,402.95
05/17/2017	VERIZON WIRELESS ONLINE PMT CKF962150893POS	\$197.70		\$5,205.25
05/17/2017	PENN AMER WATER ONLINE PMT CKF962150893POS	\$65.10		\$5,140.15
05/17/2017	502085 PIN PUR 05/17 12:10 ADVANCE AUTO PAR CARNEGIE PA 31252504 502085 ~5533	\$58.84		\$5,081.31
05/17/2017	822646 POS PUR 05/17 11:43 TSP 203 HEIDELBERG PA 0001D566 822646 ~5542	\$50.59		\$5,030.72
05/17/2017	8767 POS PUR 05/17 00:30 MARATHON PETRO PITTSBURGH PA 01 008767 ~5542	\$43.47		\$4,987.25
05/17/2017	77628 POS PUR 05/17 01:03 BI INCORPORATED 877-666-4349 CO 00000000 0776~7399	\$19.50		\$4,967.75
05/17/2017	833947 PIN PUR 05/17 13:46 DOLLAR-GENERAL # NEW CUMBERLAN WV 99999999 83~5310	\$13.06		\$4,954.69
05/17/2017	56340 POS PUR 05/16 23:58 THE MILK SHAKE F PITTSBURGH PA 00000000 05634~5814	\$6.10		\$4,948.59
05/17/2017	702009 PIN PUR 05/17 11:45 TSP 203 HEIDELBERG PA 0001D566 702009 ~5541	\$3.58		\$4,945.01
05/18/2017	CHASE AUTOMOTIVE ONLINE PMT CKF962150893POS	\$366.74		\$4,588.27
05/18/2017	ALLSTATE F&C INS INS PYMT 000000952895668	\$320.00		\$4,268.27
05/18/2017	ALLSTATE V&P INS INS PYMT 000000952895662	\$200.00		\$4,068.27
05/18/2017	TruGreen COLLECTION 170517004001376	\$85.96		\$3,982.31
05/18/2017	145412 PIN PUR 05/18 13:47 NEW CUMBERLAND S NEW CUMBERLAN WV LK248542 14~5411	\$68.08		\$3,914.23
05/18/2017	COLLIER TOWNSHIP ONLINE PMT CKF962150893POS	\$59.44		\$3,854.79
05/18/2017	335571 PIN PUR 05/18 09:38 USPS PO 55581407 NEW CUMBERLAN WV 99999999 33~9402	\$9.80		\$3,844.99



JOSEPH CUERVO JR

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Primary Account Number: 7610

WORKPLACE FIRST - 7610 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
05/18/2017	761231 PIN PUR 05/18 06:17 TSP 203 HEIDELBERG PA 0001D566 761231 ~5541	\$3.29		\$3,841.70
05/19/2017	UPMC PRESBYTERIA PAYROLL 00063884		\$1,896.18	\$5,737.88
✓ 05/19/2017	CHECK # 9361147	\$288.59		\$5,449.29
SL 05/19/2017	AES STDNT LOAN PA8878216010B	\$200.00		\$5,249.29
MC 05/22/2017	ATM SURCHARGE FEE REFUND		\$2.53	\$5,251.82
MC 05/22/2017	FOREIGN ATM FEE REFUND		\$7.50	\$5,259.32
BC 05/22/2017	SURCHARGE FEE 6950 ATM WTD 05/19 22:49 PAI ISO NEW CUMBERLAN WV TN75918 006749	\$2.75		\$5,256.57
BC 05/22/2017	SURCHARGE FEE 6951 ATM WTD 05/19 22:50 PAI ISO NEW CUMBERLAN WV TN75918 006750	\$2.75		\$5,253.82
BC 05/22/2017	SURCHARGE FEE 6953 ATM WTD 05/19 22:52 PAI ISO NEW CUMBERLAN WV TN75918 006752	\$2.75		\$5,251.07
BC 05/22/2017	FEE FOR ATM WTD 05/19 22:49 PAI ISO NEW CUMBERLAN WV TN75918 006749 ~6011	\$2.50		\$5,248.57
BC 05/22/2017	FEE FOR ATM WTD 05/19 22:50 PAI ISO NEW CUMBERLAN WV TN75918 006750 ~6011	\$2.50		\$5,246.07
BC 05/22/2017	FEE FOR ATM WTD 05/19 22:52 PAI ISO NEW CUMBERLAN WV TN75918 006752 ~6011	\$2.50		\$5,243.57
E 05/22/2017	17776 POS PUR 05/21 02:03 NRT /THE MEADOWS WASHINGTON PA LK344980 01777~4829	\$900.00		\$4,343.57
H 05/22/2017	6220 ATM WTD 05/21 18:29 FIRST NAT BANK BRIDGEVILLE PA PA900380 006220~6011	\$400.00		\$3,943.57
K 05/22/2017	96719 RECURRING 05/22 07:10 SXM* SIRIUSXM.COM 888-635-5144 NY 00000000 096~4899	\$269.10		\$3,674.47
HH 05/22/2017	6950 ATM WTD 05/19 22:49 PAI ISO NEW CUMBERLAN WV TN75918 006749 ~6011	\$200.00		\$3,474.47
HH 05/22/2017	6951 ATM WTD 05/19 22:50 PAI ISO NEW CUMBERLAN WV TN75918 006750 ~6011	\$200.00		\$3,274.47
G 05/22/2017	450745 PIN PUR 05/19 18:37 NEW CUMBERLAND S NEW CUMBERLAN WV LK248542 45~5411	\$138.62		\$3,135.85
H 05/22/2017	857001 PIN PUR 05/21 12:16 THE HOME DEPOT 4 BRIDGEVILLE PA 06232750 7141~5200	\$115.29		\$3,020.56
HH 05/22/2017	6953 ATM WTD 05/19 22:52 PAI ISO NEW CUMBERLAN WV TN75918 006752 ~6011	\$100.00		\$2,920.56
HH 05/22/2017	29860 POS PUR 05/20 18:35 BEBE NAIL & SPA BRIDGEVILLE PA 78414255 02986~7230	\$81.00		\$2,839.56
G 05/22/2017	77467 POS PUR 05/21 08:36 BOB EVANS REST # BRIDGEVILLE PA 00000000 0774~5812	\$23.71		\$2,815.85
G 05/22/2017	0061 POS PUR 05/20 00:08 JERSEY MIKE'S 80 BRIDGEVILLE PA 00005517 0000~5814	\$19.43		\$2,796.42
G 05/22/2017	848543 PIN PUR 05/21 18:00 TSP 203 HEIDELBERG PA 0001D566 848543 ~5541	\$18.42		\$2,778.00
G 05/22/2017	686983 PIN PUR 05/20 12:20 KWIK KING BP 171 WEIRTON WV 02296701 686983 ~5541	\$14.57		\$2,763.43
G 05/22/2017	898116 PIN PUR 05/19 22:54 SMITH OIL NEW CUMBERLAN WV 30452101 898116 ~5541	\$13.64		\$2,749.79
G 05/22/2017	46144 POS PUR 05/21 12:27 STARBUCKS STORE BRIDGEVILLE PA 00000000 04614~5814	\$7.38		\$2,742.41
P 05/23/2017	2872 POS PUR 05/22 22:05 PUH GARAGE PITTSBURGH PA 00000000 002872 ~7523	\$22.00		\$2,720.41
PF 05/24/2017	CHECK # 1004	\$1,500.00		\$1,220.41
I 05/24/2017	CHECK # 1003	\$588.00		\$632.41

WORKPLACE FIRST - ██████████ 7610 (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
A 05/24/2017	3345 RECURRING 05/24 00:10 SXM* SIRIUSXM.COM 888-635-5144 NY 00000000 003~4899	\$158.52		\$473.89
G 05/24/2017	710934 PIN PUR 05/23 18:26 TSP 203 HEIDELBERG PA 0001D566 710934 ~5541	\$17.92		\$455.97
G 05/24/2017	37396 POS PUR 05/23 08:51 STARBUCKS STORE BRIDGEVILLE PA 00000000 03739~5814	\$17.18		\$438.79
A 05/26/2017	20842 POS PUR 05/25 18:45 GET GO #3205 Carnegie PA 05023100 566137 ~5541	\$31.01		\$407.78
G 05/30/2017	30439 PIN PUR 05/27 10:39 GIANT-EAGLE #064 Bridgeville PA 41001100 6194~5411	\$197.40		\$210.38
G 05/30/2017	112701 PIN PUR 05/28 18:36 SUNOCO 036350180 BRIDGEVILLE PA 41949301 1127~5541	\$15.84		\$194.54
M 05/31/2017	MONTHLY SERVICE CHRG REFUND		\$5.00	\$199.54
M 05/31/2017	51916 POS PUR 05/30 18:27 UPMC COMMUNITY M PITTSBURGH PA 00000000 05191~8011	\$20.00		\$179.54
P 05/31/2017	10328 POS PUR 05/30 08:20 PARKING IN PITTS PITTSBURGH PA 00348612 01032~7523	\$3.00		\$176.54
S 05/31/2017	SERVICE CHARGE	\$5.00		\$171.54
	05/31/2017 Balance This Statement			\$171.54

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
100	05/09/2017	\$50.00	1002	05/11/2017	\$1,000.00	1004	05/24/2017	\$1,500.00
1001*	05/11/2017	\$266.00	1003	05/24/2017	\$588.00	9361147*	05/19/2017	\$288.59

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
05/01/2017	\$2,684.54	05/11/2017	\$1,252.94	05/22/2017	\$2,742.41
05/02/2017	\$2,497.59	05/12/2017	\$1,249.35	05/23/2017	\$2,720.41
05/03/2017	\$2,272.84	05/15/2017	\$8,289.79	05/24/2017	\$438.79
05/04/2017	\$2,141.39	05/16/2017	\$8,204.99	05/26/2017	\$407.78
05/05/2017	\$3,599.74	05/17/2017	\$4,945.01	05/30/2017	\$194.54
05/08/2017	\$3,295.19	05/18/2017	\$3,841.70	05/31/2017	\$171.54
05/09/2017	\$2,618.22	05/19/2017	\$5,249.29		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Service Charge Summary

Description	Amount
TOTAL CHARGE FOR MONTHLY SERVICE CHRG:	\$5.00
Total Service Charge	\$5.00

Mo's Individual worksheet

MONTH MAY 2017

All monthly expenses are paid as they are incurred.
Total credits (additions for month) \$2,259.56

Beginning bank balance \$4.55
Total debits (deductions for month) \$2,264.11

FNB 0020 account

Income

Wages	\$2,259.56
Draws (deposit to open new DIP acct)	\$0.00
Interest & Dividends	\$0.00
Social Security & Pension Income	\$0.00
Miscellaneous credits (Bank charges)	\$0.00
Total Income *	\$2,259.56

*Should balance with bank statement credits for month (additions)

Expenses

Mortgage payments (M)	\$0.00
Vehicle payments (V)	\$0.00
Utilities (U)	\$0.00
Insurance (I)	\$0.00
Auto fuel and repairs (A)	\$0.00
Home repairs and maintenance (H)	\$0.00
Medical (MD)	\$0.00
Charitable (C)	\$0.00
Payroll taxes (withheld from pay) (PT)	\$0.00
Real estate taxes (RTX)	\$0.00
Professional fees (PF)	\$0.00
Other (see attached) Monies transferred into act 7610	\$2,264.11
Total Expenses *	\$2,264.11

* Should balance with bank statement debits for month (deductions)

Reconciliation

Beginning bank Balance	\$4.55
Plus Income for period	\$2,259.56
Subtotal	\$2,264.11
Less Expenses	\$2,264.11
Month End Bank Balance	\$0.00

First National Bank 0020

OTHER EXPENSE Category	April 2017	May 2017		
ATM	\$1,500.00	\$0.00		
Funds transferred into acct 7610	\$0.00	\$2,264.11		
Bank charges	\$40.66	\$0.00		
Food, Groceries, Restaurants, Lunches	\$448.01	\$0.00		
Parking	\$0.00	\$0.00		
Office Max (home office)	\$0.00	\$0.00		
BII monitoring	\$0.00	\$0.00		
Personal expenses (including hair, nails, dry cleaning, grandson's birthday)	\$600.00	\$0.00		
	\$2,488.67	\$2,264.11		

**Statement Ending 05/26/2017**4140 E. State Street
Hermitage, PA 16148

ADDRESS SERVICE REQUESTED

MARY E CUERVO
JOSEPH CUERVO JR
8000 SHERWOOD DR
PRESTO PA 15142-1078

MARY E CUERVO

Page 1 of 2

Primary Account Number: 6600050020

Managing Your Accounts

Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street
Hermitage, PA 16148**Summary of Accounts**

Account Type	Account Number	Balance This Statement
WORKPLACE BANKING	6600050020	\$0.00

WORKPLACE BANKING - 6600050020**Account Summary**

Date	Description	Amount	Minimum Balance	\$0.00
04/27/2017	Balance Last Statement	\$4.55	Average Ledger Balance	\$1.66
	1 Credit(s) This Period	\$2,259.56	Average Available Balance	\$1.66
	2 Debit(s) This Period	\$2,264.11		
05/26/2017	Balance This Statement	\$0.00		

Account Activity

Post Date	Description	Debits	Credits	Balance
04/27/2017	Balance Last Statement			\$4.55
05/01/2017	Medco Commercial MEPAYROLL 000200		\$2,259.56	\$2,264.11
05/01/2017	793506 INTERNET XFER TO WORKPLACE BANKING XXXXXX7610 ON 4/30/17 AT 21:55	\$2,259.56		\$4.55
05/08/2017	083859 INTERNET XFER TO WORKPLACE BANKING XXXXXX7610 ON 5/08/17 AT 11:49	\$4.55		\$0.00
05/26/2017	Balance This Statement			\$0.00

Daily Balances

Date	Amount	Date	Amount
05/01/2017	\$4.55	05/08/2017	\$0.00

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

MOR CS and cover letter Cuervo

**In the United States Bankruptcy Court
for the Western District of Pennsylvania**

In Re:) Case No. 17-20492 GLT
Joseph Cuervo and Mary E. Cuervo,) Chapter 11
Debtors.) Document No.

Certificate of Service

I, Gary W. Short, certify under penalty of perjury that on June 13, 2017
I served the:

- | | | |
|-------------------------------------|--------------------|-------------------------------|
| <input type="checkbox"/> | Feb. 9 to March 31 | 2017 Monthly Operating Report |
| <input checked="" type="checkbox"/> | May | 2017 Monthly Operating Report |
| <input type="checkbox"/> | June | 2017 Monthly Operating Report |
| <input type="checkbox"/> | July | 2017 Monthly Operating Report |
| <input type="checkbox"/> | Aug. | 2017 Monthly Operating Report |
| <input type="checkbox"/> | Sept. | 2017 Monthly Operating Report |
| <input type="checkbox"/> | Oct. | 2017 Monthly Operating Report |
| <input type="checkbox"/> | Nov. | 2017 Monthly Operating Report |
| <input type="checkbox"/> | Dec. | 2017 Monthly Operating Report |
| <input type="checkbox"/> | Jan. | 2018 Monthly Operating Report |
| <input type="checkbox"/> | Feb. | 2018 Monthly Operating Report |
| <input type="checkbox"/> | March | 2018 Monthly Operating Report |

on the parties at the following addresses, by First Class U.S. Mail, postage prepaid:

Office of the United States Trustee
Liberty Center, Suite 970
1001 Liberty Avenue
Pittsburgh PA 15222

Dated: 6/13/17

/s/ Gary W. Short
Gary W. Short, Esquire (PA Bar I.D. No. 36794)
212 Windgap Road, Pittsburgh, PA 15237
Tele. (412) 765-0100 / Fax (412) 536-3977
E-mail garyshortlegal@gmail.com